

In re:

Mohamed S Kabba

Debtor

Case No. 19-14392-pmm

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Nov 15, 2024

Form ID: 3180W

Total Noticed: 17

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Mohamed S Kabba, 5017 Willows Avenue, Philadelphia, PA 19143-3326

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Nov 16 2024 00:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Nov 16 2024 05:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 16 2024 00:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14383329	Email/PDF: bncnotices@becket-lee.com	Nov 16 2024 00:43:21	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14420322	Email/Text: megan.harper@phila.gov	Nov 16 2024 00:36:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14361013	+ EDI: AIS.COM	Nov 16 2024 05:27:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14390407	EDI: Q3G.COM	Nov 16 2024 05:27:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14437093	EDI: IRS.COM	Nov 16 2024 05:27:00	Dept. of Treasury, Internal Revenue Service, PO Box 7346, Philadelphia Pa 19101-7346
14359143	EDI: DISCOVER	Nov 16 2024 05:21:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14367331	+ Email/Text: RASEBN@raslg.com	Nov 16 2024 00:35:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14359366	Email/PDF: resurgentbknotifications@resurgent.com	Nov 16 2024 00:45:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14355851	+ Email/Text: CollectionsDept@PFCU.COM	Nov 16 2024 00:35:00	Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14374016	^ MEBN	Nov 16 2024 00:23:25	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F

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14384495	+ Email/Text: nsm_bk_notices@mrcop.com	Nov 16 2024 00:35:00	U.S. BANK NATIONAL ASSOCIATION, P.O. Box 619096, Dallas TX 75261-9096
14844314	+ Email/Text: nsm_bk_notices@mrcop.com	Nov 16 2024 00:35:00	U.S. Bank National Association, c/o Rushmore Servicing, PO Box 619094, Dallas, TX 75261-9094
14403914	^ MEBN	Nov 16 2024 00:23:45	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14756445	+ Email/Text: EBN@edfinancial.com	Nov 16 2024 00:35:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2024 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper amps@manleydeas.com
ALYK L OFLAZIAN	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper amps@manleydeas.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LAUREN BERSCHLER KARL	on behalf of Creditor US Bank National Association et als. lkarl@rascrane.com, lkarl03@yahoo.com
MICHAEL A. CIBIK	on behalf of Debtor Mohamed S Kabba help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com
MICHELLE L. MCGOWAN	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mimcgowan@raslg.com
Stephen Franks	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION amps@manleydeas.com
Stephen Franks	on behalf of Creditor US Bank National Association et als. amps@manleydeas.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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<b>Information to identify the case:</b>		
Debtor 1	Mohamed S Kabba	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	Last Name	
First Name Middle Name Last Name		
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 19-14392-pmm		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mohamed S Kabba

11/14/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**